

Information to identify the case:

Debtor 1 Roger A. Hunt Jr.
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **12-24342-CMB**

Social Security number or ITIN **xxx-xx-8208**
EIN _____
Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Roger A. Hunt Jr.
aka Roger A. Hunt

2/14/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Roger A. Hunt, Jr.
Debtor

Case No. 12-24342-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
Form ID: 3180W

Page 1 of 2
Total Noticed: 24

Date Rcvd: Feb 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2018.

db +Roger A. Hunt, Jr., P.O. Box 409, Hopwood, PA 15445-0409
cr +JP Morgan Chase Bank, N.A., 14841 Dallas Parkway, Suite 300, DALLAS, TX 75254-7883
13457774 AES Student Loan Servicing, P.O. Box 2461, Harrisburg, PA 17105-2461
14041492 BSI Financial Services, 341 South Franklin Street, 2nd Floor, P.O. Box 517, Titusville, PA 16354
13457779 Chase Home Finance, P.O. Box 24696, Columbus, OH 43224-0696
13470645 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
13457780 First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3487
13549275 +JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, CHASE RECORDS CENTER,
ATTENTION: CORRESPONDENCE MAIL, MAIL CODE: LA4-5555, 700 KANSAS LANE,
MONROE, LA 71203-4774

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RSVVCBICNOTICE1@state.pa.us Feb 15 2018 01:58:32 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
cr +EDI: BANKAMER.COM Feb 15 2018 01:43:00 BANK OF AMERICA, N.A., 2380 Performance Drive,
Richardson, TX 75082-4333
cr EDI: RECOVERYCORP.COM Feb 15 2018 01:43:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13457775 EDI: HNDA.COM Feb 15 2018 01:43:00 American Honda Finance, P.O. Box 168088,
Irving, TX 75016-8088
13457776 EDI: BANKAMER.COM Feb 15 2018 01:43:00 Bank of America, P.O. Box 982235,
El Paso, TX 79998
13457777 EDI: BANKAMER2.COM Feb 15 2018 01:43:00 Bank of America Mortgage, 475 CrossPoint Parkway,
P.O. Box 9000, Getzville, NY 14068-9000
13516384 +EDI: BANKAMER.COM Feb 15 2018 01:43:00 Bank of America, N.A., as successor by et.al.,
Bankruptcy Department, Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
13457778 EDI: CHASE.COM Feb 15 2018 01:43:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
13474759 EDI: RMSC.COM Feb 15 2018 01:43:00 GE Capital Retail Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
13615948 EDI: RESURGENT.COM Feb 15 2018 01:43:00 LVNV Funding LLC, c/o Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
13457781 +EDI: RMSC.COM Feb 15 2018 01:43:00 Lowe's, c/o GE Money Bank, Attn: Bankruptcy Dept.,
P.O. Box 103104, Roswell, GA 30076-9104
13627393 EDI: PRA.COM Feb 15 2018 01:43:00 Portfolio Recovery Associates LLC, P.O. Box 41067,
Norfolk, VA 23541
13541719 EDI: PRA.COM Feb 15 2018 01:43:00 Portfolio Recovery Associates, LLC, PO Box 12914,
Norfolk VA 23541
13464558 EDI: RECOVERYCORP.COM Feb 15 2018 01:43:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14245879 +E-mail/Text: bncmail@w-legal.com Feb 15 2018 01:58:54 Trifera, LLC,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Suite 400, Seattle, WA 98121-3132
13693221 EDI: eCAST.COM Feb 15 2018 01:43:00 eCAST Settlement Corporation, POB 29262,
New York, NY 10087-9262

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO B
cr Bank of America, N.A.
cr Federal National Mortgage Association
cr First National Bank of Pennsylvania
cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
cr Seterus, Inc. as the authorized subservicer for Fe
cr VENTURES TRUST 2013-I-H-R,
cr* LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587,
Greenville, SC 29603-0587
cr* +Trifera, LLC, c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400,
Seattle, WA 98121-3132
13999501 ##Federal National Mortgage Association,, c/o Seterus, Inc., PO Box 2008,
Grand Rapids, MI 49501-2008

TOTALS: 7, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: dkam
Form ID: 3180W

Page 2 of 2
Total Noticed: 24

Date Rcvd: Feb 14, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2018 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor VENTURES TRUST 2013-I-H-R, ecfmail@mwc-law.com
Daniel R. White on behalf of Debtor Roger A. Hunt, Jr. dwhite@zeblaw.com,
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com
Gregory Javardian on behalf of Creditor Bank of America, N.A. greg@javardianlaw.com,
mary@javardianlaw.com;tami@javardianlaw.com
Heather Stacey Riloff on behalf of Creditor Federal National Mortgage Association
heather@mvrlaw.com, Michelle@mvrlaw.com
Heather Stacey Riloff on behalf of Creditor Seterus, Inc. as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae") heather@mvrlaw.com, Michelle@mvrlaw.com
James Warmbrodt on behalf of Creditor Trifera, LLC bkgroup@kmllawgroup.com
James A. Prostko on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
pawb@fedphe.com, james.prostko@phelanhallinan.com
Jeniece D. Davis on behalf of Creditor Federal National Mortgage Association
jeniece@mvrlaw.com, bonnie@mvrlaw.com
Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC
HOME LOANS SERVICING, LP F/K/A COUNTRYWIDE HOME LOANS SERVICING, LP pawb@fedphe.com
Jill Manuel-Coughlin on behalf of Creditor Federal National Mortgage Association
jill@pkallc.com,
chris.amann@pkallc.com/nick.bracey@pkallc.com:samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmevf@chapter13trusteeewdpa.com

TOTAL: 12